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## SIR GEORGE EPPS

Sir George Epps, K.B.E., C.B., who was the Government Actuary from 1936 to 1944, died on Thursday at his home in Somerset at the age of 65. He had a close association with national health insurance from its beginnings in 1912.

George Selby Washington Epps was born on February 26, 1885, the son of a well-known homoeopathic physician, Dr. Washington Epps. He was educated at Highgate School and Emmanuel College, Cambridge, and started his actuarial career with the English and Scottish Law Life Assurance Association. Early in 1912 he entered the Civil Service as a member of the staff which, under the late Sir Alfred Watson, was engaged on the actuarial work incidental to setting up the national health insurance scheme which started in July, 1912. For the next 30 years he was actively concerned in every development of that scheme, and in 1941 was one of the official members of the Beveridge committee on social insurance and allied services. By that time he had become the Government Actuary—he was appointed deputy to Sir Alfred Watson in 1926 and succeeded him on his death in 1936—and as Government Actuary he was responsible for the estimates of the cost of the Beveridge plan.

From 1919 onwards the work of the Government Actuary's department extended in scope and Epps was naturally concerned with a wide variety of subjects besides health insurance—though he was above all an authority on this and always retained a special interest in it. One of his other chief interests lay in questions relating to superannuation: he was a member of the Selby-Brigge committee on the superannuation of local Government employees, in 1927, and of many other committees on staff pensions. He officiated also on the Cassel committee on compulsory insurance, in 1937. He took a keen interest in the international references that came his way.

He took an active part, throughout most of his career, in the affairs of the Institute of Actuaries, qualifying as a Fellow of the Institute in 1913 and in due course serving in the offices of honorary secretary and vice-president. The later years of his official life were somewhat clouded by ill-health, which led to his retirement in 1944, shortly before his sixtieth birthday. This undoubtedly restricted his activities but did not limit the desire to help others, which was one of his endearing qualities. The combination of an acute intelligence and very subtle mind with a most kindly disposition was perhaps the outstanding feature of an unusual personality.

In 1915 he married Leonora, daughter of Mr. Edward Peacock, who survives him with their two daughters.